IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.:

09/699,015

Confirmation No.:

5828

Filed:

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First Named Inventor:

Charles P. Bobbitt

Title:

BUSINESS

TRANSACTION

PROCESSING SYSTEMS

AND METHODS

Examiner:

Colbert, E.

Art Unit:

3696

Atty. Dkt. No:

5053-30802

CERTIFICATE OF ELECTRONIC TRANSMISSION

UNDER 37 C.F.R. \$1.8

DATE OF DEPOSIT:

I hereby certify that this correspondence is being deposited with the United States Patent Office electronic filing system on the

date indicated above

lackie L. Pitre

RULE 312 AMENDMENT; COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

ISSUE FEE

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Please amend the application as follows:

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 15 of this paper.